CITI0028 PATENT

Serial No. 09/077,456

## IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Patent Application of:

### Wendell W. ANTHONY

Serial No.: **09/077,456** Art Unit: **3684** 

Filed: May 29, 1998 Examiner: Susanna M. MEINECKE DIAZ

For: IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING

TRANSACTIONS, INCLUDING HOME BANKING

# FILED ELECTRONICALLY

U.S. Patent and Trademark Office Mailstop <u>Amendment</u> Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

# SUPPLEMENTAL RESPONSE TO NON-FINAL OFFICE ACTION

### Dear Madam:

In response to the Non-Final Office Action mailed December 6, 2010, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.